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AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3693

TOWNSEND and TOWNSEND and STEW LLP

By: Henry Jones

PATENT

Attorney Docket No.: 020375-043700US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
MANAGING INTEGRATED CREDIT
AND STORED VALUE PROGRAMS

Customer No.: 20350

Confirmation No.: 5090

Examiner: Paul W. Shumate

Art Unit: 3693

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EXPEDITED PROCEDURE EXAMINING
GROUP 3693

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed December 31, 2008 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Specification are begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.